

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on October 15, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cindy Gail Moore
6381 White Oak Rd
Sandston, VA 23150

Case Number: 13-35596-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-0326

Attorney for Debtor(s) (name and address):

Roger C Hurwitz
The Debt Law Group, PLLC
Box 10
4036 Plank Road
Fredericksburg, VA 22407
Telephone number: (804)921-1787

Bankruptcy Trustee (name and address):

Carl M. Bates
P. O. Box 1819
Richmond, VA 23218
Telephone number: (804) 237-6800

Meeting of Creditors

Date: **November 14, 2013**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **February 12, 2014**

For a governmental unit: **April 14, 2014**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: January 13, 2014

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **December 11, 2013**

Time: **09:10 AM**

Location: **Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: October 16, 2013

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Cindy Gail Moore
 Debtor

Case No. 13-35596-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: alleyk
 Form ID: B9I

Page 1 of 2
 Total Noticed: 55

Date Rcvd: Oct 16, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2013.

db
 12037439 +Cindy Gail Moore, 6381 White Oak Rd, Sandston, VA 23150-5313
 Advanced Orthopaedic Centers, Surgical Suite, 7858 Shrader Road West Bldng,
 Henrico, VA 23294-4222
 12037438 +America Law Group, Inc., t/a Debt Law Group, 2800 N Parham Rd, Ste 100,
 Henrico, VA 23294-4409
 12037441 +Associated Receivable, 2915 Professional Parkway, Augusta, GA 30907-6521
 12037442 BCC Financial Management Svcs, PO Box 590097, Fort Lauderdale, FL 33359-0097
 12037443 +Bluegreen Corp, Attn: Mortgage Dept, 4960 Conference Way N, Ste 100,
 Boca Raton, FL 33431-4413
 12037444 +Bon Secours, PO Box 28538, re: St. Francis Hospital, Henrico, VA 23228-8538
 +Bon Secours Richmond Hlth Sys, PO Box 28538, Henrico, VA 23228-8538
 12037448 +Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
 12037449 +Columbia House DVD, Customer Service Center, PO Box 91601, Rantoul, IL 61866-8601
 12037450 +Coml Accept, 2 W Main St, Shiremanstown, PA 17011-6326
 12037451 +Commercial Acceptance Co., PO Box 3268, Camp Hill, PA 17011-3268
 12037453 +Continental Central Credit, re: Woodstone Timeshare OA, PO Box 131120,
 Carlsbad, CA 92013-1120
 12037454 Continental Emergency Services, 111 Bulifants Blvd, Suite B, Williamsburg, VA 23188-5711
 12037455 +Contract Callers Inc, 1058 Claussen Rd, Ste 110, Augusta, GA 30907-0301
 12037456 +Credit Control Corporation, PO Box 120568, Newport News, VA 23612-0568
 12037458 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, PO Box 26666, Richmond, VA 23261-6666)
 12037461 +Glasser & Glasser, PO Box 3400, Norfolk, VA 23514-3400
 12037462 +Gold's Gym, 8904 West Broad St, Henrico, VA 23294-5826
 12037463 +Goradia Orthopedics, 13109 Rivers Bend Blvd, Chester, VA 23836-8607
 12037464 +Great Eastern Resort Corporati, 610 West Rio Road, Charlottesville, VA 22901-1412
 12037465 +Hanover J&DR Court - Adult Div, P. O. Box 86, 7515 Library Drive, 2nd Floor,
 Hanover, VA 23069-0086
 12037467 +IC System / attn: Bankruptcy, 444 Hghwy 96 East, PO Box 64378, St. Paul, MN 55164-0378
 12037468 +IC System / attn: Bankruptcy, 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378
 12037470 +MCV Physicians, 1601 Willow Lawn Dr, Ste 275, Richmond, VA 23230-3422
 12037471 +Memorial Regional Medical Cent, 8260 Atlee Road, Mechanicsville, VA 23116-1844
 12037473 +Neurology Center of VA, 2436 Colony Crossing Place, Midlothian, VA 23112-4281
 12037474 +Patient First, PO Box 758941, Baltimore, MD 21275-8941
 12037475 +Pmab Srvc, 5970 Fairview Rd Ste 800, Charlotte, NC 28210-0091
 12037479 +SCI, P.O. Box 85005, Richmond, VA 23285-5005
 12037480 +Southside Emergency Physicians, 2204 Wilborn Ave, South Boston, VA 24592-1645
 12037481 +Spinal Correction Cntr Rchmnd, 8536 Patterson Ave, Henrico, VA 23229-6436
 12037482 +Spinella, Owings & Shaia, 8550 Mayland Dr, Ste 1, Henrico, VA 23294-4704
 12037483 +Stoney Point Surgery Center, 8700 Stony Point Pkwy, Richmond, VA 23235-1962
 12037484 Tidewater Physical Therapy Inc, 771 Pilot House Dr., Newport News, VA 23606-1990
 12037485 United Consumers, PO Box 4466, Woodbridge, VA 22194-4466
 12037486 VCU Health System -- MCV Hosp., Set-off Debt Section, PO Box 980462,
 Richmond, VA 23298-0462
 12037487 +WebBank, 215 South State Street, Suite 800, Salt Lake City, UT 84111-2339
 12037488 +West End Orthopaedic Clinic, 5899 Bremono Rd, Suite 204, Richmond, VA 23226-1935
 12037489 West End Orthopaedic Clinic, PO Box 35725, Richmond, VA 23235-0725
 12037490 +Woodstone Meadows, PO Box 1227, Harrisonburg, VA 22803-1227

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rchurwitz@gmail.com Oct 17 2013 03:12:27 Roger C Hurwitz,
 The Debt Law Group, PLLC, Box 10, 4036 Plank Road, Fredericksburg, VA 22407
 tr +E-mail/Text: station01@richchap13.com Oct 17 2013 03:17:00 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 12037440 +EDI: RMCB.COM Oct 17 2013 03:03:00 AMCA, re: Bio-Reference Laboratories,
 4 Westchester Plaza, Ste 110, Elmsford, NY 10523-1615
 12037446 +EDI: CAPITALONE.COM Oct 17 2013 03:03:00 Capital One Bank, Attn: Bankruptcy Dept.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 12037447 +EDI: CHASE.COM Oct 17 2013 03:03:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 12037448 +EDI: CHRM.COM Oct 17 2013 03:04:00 Chrysler Capital, PO Box 961275,
 Fort Worth, TX 76161-0275
 12037452 E-mail/Text: crbankruptcy@commrad.com Oct 17 2013 03:18:24 Commonwealth Radiology, PC,
 1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421
 12037457 E-mail/Text: bankruptcy@dss.virginia.gov Oct 17 2013 03:17:04 DCSE, PO Box 570,
 Richmond, VA 23218-0000
 12037459 +EDI: FSAE.COM Oct 17 2013 03:04:00 Firstsource Advantage, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 12037460 +E-mail/Text: bankruptcy@fult.com Oct 17 2013 03:16:01 Fulton Bank, One Penn Square,
 Lancaster, PA 17602-2853
 12037466 EDI: ICSYSTEM.COM Oct 17 2013 03:04:00 IC System, 444 Highway 96 East, PO Box 64886,
 Saint Paul, MN 55164-0886
 12037472 +EDI: MID8.COM Oct 17 2013 03:03:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255

District/off: 0422-7

User: alleyk
Form ID: B9I

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Total Noticed: 55

Date Rcvd: Oct 16, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12037476 +E-mail/Text: colleen.atkinson@rmscollect.com Oct 17 2013 03:15:49 Receivable Management,
7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
12037477 +E-mail/Text: colleen.atkinson@rmscollect.com Oct 17 2013 03:15:49
Receivables Management System, PO Box 8630, Richmond, VA 23226-0630
12037478 +EDI: PHINRJMA.COM Oct 17 2013 03:03:00 Rjm Acq Llc, 575 Underhill Blvd Ste 2,
Syosset, NY 11791-3426

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12037469 ##+Jolas & Associates, 202 1st St NW, PO Box 4000, Mason City, IA 50402-4000

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2013 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om
Roger C Hurwitz on behalf of Debtor Cindy Gail Moore rchurwitz@gmail.com,
courtneyjeanclay@gmail.com;2debtlawgroup@gmail.com;thedebtlawgroupmail@gmail.com;algplank@gmail.c
om

TOTAL: 2